

NEW YEAR'S GREETINGS FROM REAL ESTATE FIRMS

J. T. RAMSAY & CO.,

REAL ESTATE AGENTS

9 N. Eleventh St.

EXTEND TO THEIR PATRONS BEST WISHES FOR A
HAPPY AND PROSPEROUS NEW YEAR.

BOOST RICHMOND

AND 1913 WILL BE A HAPPY AND PROSPEROUS YEAR
FOR YOUGover & Smith,
Real Estate.

TELEPHONE MADISON 2223. 6 NORTH NINTH ST.

EPPS-EPPS & COMPANY,

Real Estate and Fire Insurance.

WE WISH TO EXTEND TO THE PUBLIC THANKS FOR
THE CONSIDERATION SHOWN US IN THE PAST AND
SOLICIT A CONTINUANCE OF SAME.

NORVELL B. WALKER. PAUL P. SHAFER.

D. N. WALKER & CO.,

REAL ESTATE AND INSURANCE

NO. 1 MUTUAL BUILDING. PHONES: MAD. 39, MON. 39.
WISHING OUR PATRONS A

Happy and Prosperous New Year

Compliments of the Season

WE WISH TO THANK OUR FRIENDS AND PATRONS FOR
THEIR LIBERAL PATRONAGE IN THE PAST AND
SOLICIT A CONTINUANCE OF SAME.

SUTTON & CO.

REAL ESTATE AGENTS AND AUCTIONEERS.

B. M. JACOBS. HUGH F. ROSE.

CHAS. A. ROSE
COMPANY,
REAL ESTATE LOANS

28 NORTH EIGHTH STREET. MADISON 1560.

A Happy, Contented and Satisfactory

1913

To All.

LEWIS B. SCHOMBURG.

To Our Friends and the Public

We desire to express to our patrons our sincere appreciation
of their business in the past year, and to solicit their continued
confidence and patronage in the new. We will be glad to greet
our friends and the public at our office, No. 20 North Eighth Street.

E. C. MOOREFIELD. ALFRED L. BLAKE.

Moorefield & Blake.

CHAPIN & HUME

Real Estate, Insurance, Loans.

TO OUR PATRONS WE EXTEND OUR THANKS AND BEST
WISHES FOR AHappy and Prosperous
New Year.WE ARE GRATEFUL TO
OUR PATRONS
FOR THIS

THE LARGEST YEAR WE HAVE HAD.

POLLARD & BAGBY,

1102 EAST MAIN STREET.

PAINE & CORLING,

Real Estate

MADISON 1313.

1015 BANK STREET.

EXTEND BEST WISHES FOR A HAPPY AND
PROSPEROUS NEW YEAR.A Prosperous and Happy
New Year.THANKING MY PATRONS FOR PAST FAVORS, AND
TRUSTING TO SEE YOU OFTEN IN 1913.

L. W. HARRIS,

FARMS AND CITY PROPERTY.

920 EAST MAIN STREET, RICHMOND, VA.

H. A. McCURDY.

STUART JOHNSON.

McCURDY & JOHNSON,
REAL ESTATE INVESTMENTS

MUTUAL BUILDING,

RICHMOND, VA.

HOWE & FOX

Real Estate Brokers.

CITY AND SUBURBAN PROPERTIES,

FARMS, TIMBER TRACTS, AND MINERAL LANDS.

AMERICAN NATIONAL BANK BUILDING,

Room 1 Mezzanine Floor. Phone Monroe 1408.

MADISON 1260.

W. E. HARRIS,

Wishing All a Prosperous New Year.

COAL

TIMBERLAND

JAMES RIVER ESTATES

911 EAST MAIN STREET, RICHMOND, VA.

E. F. SCHMIDT & CO.,
REAL ESTATE AGENTS,

613-619 AMERICAN NATIONAL BANK

PHONE MONROE 2387

A Happy and Prosperous New Year

IS OUR SINCERE WISH FOR ALL OUR FRIENDS.

SHEA & KEEGAN,

1115 East Main Street.

MADISON 3498.

WE WISH EVERYONE HEALTH AND PROSPERITY FOR
THESE MEAN HAPPINESS.WE HAVE THE
CHEAPEST PROPERTYON NORTH SIDE OF GRACE BETWEEN ADAMS AND
FIRST. SEE US AT ONCE.

GOLSAN & NASH, Inc.

JOHN T. GODDIN. RICHARD W. JONES.

JOHN T. GODDIN & CO.,
REAL ESTATE AND LOANS,

BANK AND ELEVENTH STREETS.

Wishing all a prosperous new year, soliciting the patronage
of our friends and the public, assuring them prompt returns and
good results. Special attention given to collection of rents and
payment of taxes, both real and personal.

A Happy New Year

HUTZLER
REAL ESTATE
SALES
LOANS
1102 EAST MAIN STREET

A Prosperous New Year

CHARTERS ISSUED

J. W. DeJarnette & Co. (Inc.), Norfolk, Va., Capital: Maximum, \$5,000; minimum, \$10,000. J. W. DeJarnette, president; William C. Powell, secretary; C. S. Blackwell, Jr., superintendent—all of Norfolk, Va. White Cross Milk Company (Inc.), Alexandria, Va., Capital: Maximum, \$50,000; minimum, \$100,000. J. Edwin Tait, president; H. R. Horton, secretary; C. H. Richmond and C. M. Pepper—all of Washington, D. C. Florida Comfort Bed Company (Inc.), Norfolk, Va., Capital: Maximum, \$5,000; minimum, \$1,000. J. Edward Cole, president; A. Fields, vice-president; S. C. Harris, secretary—all of Norfolk, Va. Tidewater Steamboat Company (Inc.), Norfolk, Va., Capital: Maximum, \$5,000; minimum, \$1,000. B. F. McIlwain, president; Norfolk, Va.; A. J. Askins, vice-president, Virginia Beach, Va.; W. P. Ashburn, secretary and treasurer, Virginia Beach, Va. Richmond Real Estate Holding Corporation, Richmond, Capital: Maximum, \$25,000; minimum, \$5,000. W. E. Thompson, president; M. E. Richmond, vice-president; R. I. Mayo, Jr., secretary and treasurer—all of Richmond. Amendment to charter of Barker-Jennings Hardware Company, Lynchburg, Va., increasing its capital from \$10,000 to \$25,000, reducing par value from \$1.00 to \$2.00, etc.

Announcement

On January 5 we will move from our present offices, 23 North Eighth Street, to our new quarters, 127 East Franklin Street (next door), where we shall be pleased to see our friends and patrons.

ROBINSON & PHILLIPS,
Real Estate and Loans.

MEREDITH & CO.

Real Estate, Loans and Insurance

MONROE 2315.

With the coming of the new year, we remove to our new home, 1112 East Main Street. We wish to thank our patrons for their liberal patronage in the past, and hope that they will continue to favor us during the coming year.

We extend to everybody our best wishes for the New year, and trust it may bring health, happiness and prosperity to all.

Samuel Regester & Sons

Real Estate and Investments. 917 East Main Street.

T. M. Wortham & Co.,
REAL ESTATE.

Thanking you for the past, and with best wishes for your success, we assure you that if you buy now you will prosper with Richmond.

Harrison & Bates,
Sales Loans Rents

Being very grateful for a liberal patronage during 1912, with the hope that it will be doubled in the New Year.

A Happy New Year to All

CASSELMAN & COMPAY,

1018 E. Main Street

Auctioneers and Dealers in Farms and Mineral Lands.
Ask for Free Book Containing 700 Farm Bargains.New Year's
GreetingsIt is our earnest wish that
a happy and prosperous New
Year be in store for the people of
RICHMOND.McCLURE-
DAVENPORT-
TAYLOR CO.,
INC.NEW YEAR RULES
IN STATE AFFAIRSAppropriations Will Hereafter Be
Held Strictly Within
Year.

State Institutions failing to draw their appropriations for the year in full by February 25 will lose the balance, according to a ruling made by C. Lee Moore, Auditor of Public Accounts. This is a New Year admonition that it would be well for heads of departments and institutions to heed and mark well.

There appearing no warrant for the payment of money appropriated for a specific year, after that year has expired, Mr. Moore will no longer permit the practice of allowing a balance to go over into the succeeding appropriation year. Again, in future he will not allow the account for criminal expenses to be overdrawn. The Legislature appropriates a definite sum for this purpose for each year. It is not unlikely to be larger than the money available during the present year, ending February 25, due to the large expense of capturing and trying the Aliens and other criminal matters. Criminal charges certified before that day will be filed and paid in order, and if the appropriation becomes exhausted, they will be held until March 1, the day fixed for the new appropriation to be available. Some may have to wait. If there is still a deficit at the end of the succeeding year, on March 1, 1914, the next Legislature may make it good by a special provision.

SUCCESSFUL YEAR
IN TOBACCO TRADINGRichmond Makes Cigary
Country's Cigare
Good R

During the year made more than on cigarettes manufactured States, according which will appear Dun's Review of Trade of the output for the year, or about twenty-man, woman and child.

The sales of tobacco warehouses is 600,000 pounds during the year, large part of this being cigarettes. The output of this city employ an estimated 10,000 persons. Dun's, "developed" features in the local market, by removal of a large factory plant being compensated for by changes in the methods of the leaf after it reaches here.

In addition to the output, a large part of the plug and fine Burley smoking used in the country is made in Richmond.

After giving the building permit figures, Dun's says further: "The activity in building during the year is reflected in better conditions in all lines of business related to it, notably lumber, structural iron, hardware, paints, etc., and has also had a good effect on retail trading, labor having been in good demand throughout the year. Most wholesale houses increased their volume of sales over 1911, perhaps the most favorable showing being made by drugs, hardware and shoes. In the drug trade a general increase of 15 to 20 per cent was made. Many houses have planned or started actual work on enlargements of their business quarters in anticipation of a continuance of present favorable conditions through the coming year. Specialty manufacturers have had a good year and have extended their selling territory materially. Richmond is an important paper manufacturing and distributing center, three of the eight blotting paper mills of the entire country being located here, and manufacturers about 75 per cent of that product used. Manufacturers and dealers have had larger sales, satisfactory collections and well-maintained prices."

"ALL LOST SAVE
HONOR"—WRIGHTDefeated Candidate for Building
Inspector Gives Out Statement.
Resigned Yesterday.

Following the acceptance by Building Inspector Beck of his resignation yesterday afternoon, Marcellus E. Wright, the candidate for city Building Inspector brought forward by Mr. Beck at the suggestion of prominent citizens, made the following statement to a reporter for The Times-Dispatch:

"Of course, I am disappointed in not receiving the appointment as Building Inspector, just as every one dislikes to be defeated, but in this case I have ample consolation in the fact that my defeat was not on account of the lack of any of the qualifications necessary for the position."

"I accepted the appointment by Mr. Beck as a deputy building inspector after he had made an investigation of the qualifications of the several aspirants. He stated that, while he felt satisfied that I was the most competent man available to succeed him, he would give me an opportunity to prove myself worthy, and after nearly two months' trial, concluded to nominate me as his successor."

"I feel that the citizens of Richmond have had ample opportunity to question my fitness for the position, and inasmuch as there has been no challenge of my efficiency, but to the contrary, I have been endorsed by the Architects' Association, as well as by many contractors and business men, I am confident that my reputation has not been materially injured. I have resigned as deputy building inspector, and shall resume the practice of my profession at once."

NOW is the best time to give me that application you talked about in 1912. Edward D. Price, Special Agent, Penn Mutual Life Insurance Co., 604 Mutual Building—(Advertisement.)

GUVERNOR
"THE GATER"



PHONE MONROE 2396
Service and Equipment
the Best in the City
ESTIMATES AND NEW IDEAS
CHEERFULLY SUBMITTED

WESTPOINT VA.
PORT RICHMONDOffers the best chance for you to double
your money quickly by investing in real
estate.LITTLE FRUIT FARMS
BIG MONEY MAKERS
Address O. D. L. West Point, Va.Use Pratt's Astran Oil for
incubators.N. Kline & Son, Inc.,
620 East Broad.